

Old Age, Disability, Death

First law: 1960.

Current law: 1974, and 1981.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 1.11 dinar.

Coverage

Employed persons in non-agricultural private sector, fishermen, and agricultural workers, farmers and non-agricultural self-employed persons. Also covers Tunisian workers employed abroad but not insured by host country or under agreement.

Exclusions: Domestic servants.

Special scheme for personnel in public administration.

Source of Funds

Insured person: Non-agricultural private sector employees, 2.75% of earnings; agricultural workers, 1.75% of earnings up to agricultural minimum wage or multiple thereof or 2.5% of earnings (according to applicable law); farmers, 7.0% of earnings; non-agricultural self-employed, 7.0% of earnings. Tunisian workers abroad, 5.25% of earnings.

Migrant workers not insured abroad, 5.25% of earnings.

Employer: For non-agricultural private sector employees, 2.5% of payroll, plus a 6.25% deduction in advance to the general social security program to cover short-term benefits. Agricultural workers, 3.5% of earnings up to agricultural minimum wage or multiple thereof, or 5% of earnings (according to applicable law).

Government: None.

Minimum wage in industry and commerce (SMIG), 0.831 dinars per hour; minimum wage in agriculture (SMAG), 5.309 dinars per day.

Qualifying Conditions

Old-age pension: Full pension at age 60 with 120 months of contribution or at age 50 with 360 months of contribution if unemployed for 6 months for economic reasons, or prematurely aged because of arduous work. Full pension also paid at age 50 with 180 months of contribution to mother of 3 children. Others with 360 months of contribution may receive pension at age 50-59 with 0.5% reduction for each quarter below age 60.

Retirement from insured employment necessary.

Disability pension: Permanent loss of at least 2/3 of earning capacity. 60 months of contribution.

Survivor pension: Insured met pension requirements or was pensioner at death.

Death benefit: Insured had 50 days of employment during last 2 quarters or 80 days during last 4 quarters.

Old-Age Benefits

Old-age pension: Non-agricultural employees only. 40% of average earnings in last 10 years, plus 0.5% for every 3 months of contribution beyond 120.

Maximum pension: 80% of earnings, not exceeding 6 times the minimum wage. Minimum pension: 2/3 of the minimum wage.

Workers with 60-119 months of contribution: Proportionately reduced pension; minimum pension, 50% of the minimum wage.

Old-age allowance: Lump sum payable to workers if age 60 and less than 60 months of contribution, but ineligible for pension.

Permanent Disability Benefits

Disability pension: 50% of average earnings in last 10 years, plus 0.5% for every 3 months of contribution beyond 180. Maximum pension: 80% of earnings, not exceeding 6 times the minimum wage. Minimum pension: 2/3 of the minimum wage. Constant-attendance supplement: 20% of pension.

Survivor Benefits

Survivor pension: 75% of pension of insured to widow or widower without dependent child (70% with 1 dependent child; 50% if 2 or more dependent children).

Orphans: 30% of pension of insured payable to each orphan under age 16 (21 if student; 25 if scholarship holder; no age limit if disabled or if unmarried daughter without income).

Maximum survivor pensions: 100% of pension of insured.

Death grant: Death of family head: Lump sum equal to 12 times monthly average wage, limited to 6 times the average minimum wage, based on the most advantageous of the 3 of 5 latest years, plus 8.4% for each year of contribution.

Maximum, 18 months' earnings, plus increment of 10% per dependent child. Previous amount reduced by 50% in case of pensioners. The amount is reduced to 40%, 30%, 20% or 10% if death occurs at age 70, age 75, age 80, or age 85, respectively.

Death of dependent spouse or child, lump sum equal to 10-90 days' sickness benefit of insured is paid.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Social Security Fund, administration of program through regional offices.

Sickness and Maternity

First and current law: 1960.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons in private non-agricultural sector, agricultural workers, farmers and non-agricultural self-employed persons. Also covers Tunisian workers employed abroad but not insured by host country or under agreement, as well as students and trainees. Pensioners and their dependents (including aged parents) also qualify for medical benefits. Exclusions: Domestic servants.

Source of Funds

Insured person: Non-agricultural private sector employees, 5% of earnings. Agricultural workers 0.3% of sector minimum wage or 2.5% of earnings (according to applicable law). Independent farmers, 4% of earnings; nonagricultural self-employed, 4% of earnings. Migrant workers not insured abroad or under agreement, 5.4% of earnings.

Employer: 13% of payroll for non-agricultural private sector employees; agricultural sector: 0.9% of minimum agricultural salary or a multiple of such salary, or 5% of earnings (according to applicable law).

Government: None.

Above employer contributions of 13% and 5% also finance

family allowances.

Qualifying Conditions

Cash sickness and medical benefits: 50 days of insured employment during last 2 calendar quarters; or 80 days during the last 4 quarters.

Long-term sickness (over 180 days) must be certified by the medical commission.

Hospital care: 50 days of insured employment during last 2 calendar quarters; or 80 days during last 4 quarters.

Cash maternity benefits: 80 days of insured employment during last 4 quarters.

Sickness and Maternity Benefits

Sickness benefit: 66-2/3% of average daily earnings with a ceiling of twice the SMIG (50% after 3 years).

Payable after 5-day waiting period (no waiting period for hospitalization, recognized long-term illnesses and non-work-related accidents).

Maternity benefit: 66-2/3% of earnings, payable for 30 days (may be extended for 15 days).

Workers' Medical Benefits

Medical benefits: Medical services provided directly to social insurance patients by government hospitals and health establishments under contract between National Social Security Fund and Health Department.

Ambulatory services provided in clinics operated by Fund.

Includes medical care, hospitalization, surgery, specialist care, laboratory services, and medicines.

Pensioners receive free medical care in government hospitals and Fund clinics.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Social Security Fund, administration of program through regional offices.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings. Payable after 3-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: Average earnings multiplied by 1/2 the degree of incapacity for portion of disability between 15% and 50%, and by 150% of the degree of incapacity for the portion above 50%. Lump sum if disability between 5% and 15%.

Constant-attendance supplement: 25% of average earnings; minimum, minimum wage in industry and commerce (SMIG), or minimum wage in agriculture (SMAG).

Workers' Medical Benefits

Medical benefits: Necessary medical and surgical care, hospitalization, medicines, and appliances, up to specified maximum cost.

Survivor Benefits

Survivor pension: 50% of earnings of insured. Payable to widow or widower. Orphans: 20% to 40% of earnings for 1-4 or more orphans under age 16 (21 if attending secondary or professional school; 25 if in higher studies; no age limit if disabled, or if unmarried daughter without income). 50% to 80% for 1-4 or more full orphans. Other eligible survivors (in absence of above): Dependent grandchildren, parents, grandparents.

Maximum survivor pensions: 80% of earnings of insured.

Funeral grant: One month's earnings, limited by the ceiling of 1 SMIG.

Administrative Organization

Ministry of Social Affairs, general supervision.

National Social Security Fund, administration of program through regional offices.

Unemployment

First and current law: 1982.

Type of program: Unemployment assistance.

Coverage

All non-agricultural salaried employees covered under National Social Security Fund.

Source of Funds

Insured person: None.

Employer: None.

Government: None.

Benefits are payable at the expense of the National Social Security Fund according to available reserves.

Work Injury

First law: 1921.

Current law: 1994.

Type of program: Compulsory insurance with National Social Security Fund.

Coverage

All salaried employees, including domestic servants.

Voluntary affiliation for self-employed.

Source of Funds

Insured person: None.

Employer: 0.60%-7.20% according to branch of activity.

(Can be reduced according to employer's efforts at prevention of work injury.)

Government: None.

Qualifying Conditions

Unemployment benefits: 12 quarters of contributions to the National Social Security Fund. Registered at employment office. Capable of work. Unemployment due to involuntary discharge for economical or technological reasons. Worker must have dependents and be without other source of income.

Unemployment Benefits

Unemployment benefit: Amount equal to minimum wage in industry and commerce (SMIG). Payable for 3 months.

Administrative Organization

Ministry of Social Affairs, general supervision.
National Social Security Fund, administration of benefits.

Family Allowances

First law: 1944.
Current laws: 1960 and 1980 (family supplement).
Type of program: Employment-related system.

Coverage

All non-agricultural private sector employees, fishermen of various categories, agricultural workers who are members of cooperatives or work for farmer employing 30 or more workers, students under age 28, and trainees of any age.
Exclusions: Domestic servants.

Source of Funds

Insured person: None.
Employer: See Sickness and Maternity, above.
Government: None.

Qualifying Conditions

Family allowances: Child must be under age 16 (18 if apprentice; 21 if student or daughter replacing mother caring for brothers and sisters; no age limit if disabled).
Supplement for family with nonworking spouse: Children must be eligible for family allowances.

Family Allowance Benefits

Family allowances: 18% of earnings of insured for 1st child in family, 16% for 2nd, 14% for 3rd. Maximum earnings for benefit purposes: 122 dinars a quarter.
Some maternal and child health and welfare services also provided.
Supplement for family with nonworking spouse: 9,375 dinars a quarter for 1st child, 18,750 dinars a quarter for 2 children, and 23,475 dinars a quarter for 3 children.

Administrative Organization

Ministry of Social Affairs, general supervision.
National Social Security Fund, administration of program through regional offices.